

2019 PLAN UPDATES & SBM TRAINING



There is no sound through your computer. You must dial-in on the telephone in order to hear the sound.

**Time: 10:00am – 11:30am
Dial-In Number: 1-855-897-5763
Conference ID: 4998993**

TODAY'S WEBINAR



- There is no sound through your computer. If you can't hear me right now - You MUST dial in via the telephone [1-855-897-5763, Conference ID: 4998993].
- Questions can be submitted at any time using the Q&A function on your WebEx control panel. We take questions at the end of the webinar.
- A recording of the webinar, the Q & A, and any printable materials will be available online and emailed to all registrants.

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TODAY'S WEBINAR



Presenters

Joe Muldoon	Director, Small Business Marketplace
Maggie Middleton	Director Plan Management, NY State of Health
David Pitaniello	Regional Director, Small Business Marketplace
Michael Greklek	Regional Director, Small Business Marketplace

Agenda



- **Qualified Health Plans**
 - Insurers
 - 2019 Standard Products
- **Essential Plan**
 - Insurers
- **Dental Plans**
- **Small Business Marketplace**
 - Insurers
 - SBM Success
 - Live Demonstration
- **Resources and Tools**
 - Multiple Employer Determination Process
 - Small Business Federal Tax Credit
 - Consumer Education Materials
 - Broker Toolkit
 - Newsletter

NY State of Health is Open for Business

- Individual and Small Business health and dental insurer options will continue to be robust in every county of the State
- Open enrollment began November 1, 2018 and will continue through January 31, 2019
- Our priority is to ensure that quality, affordable coverage is available

2019 Qualified Health Plans

- The same 12 health insurers will offer Qualified Health Plans (QHPs) in the individual market in 2019
- Product level changes in 2019:
 - Empire BlueCross and Empire Blue Cross Blue Shield
 - Health Insurance Plan of Greater New York (EmblemHealth)
 - MVP Health Plan
 - Consumers in these plans will receive a renewal notice and email reminders telling them they need to select a new plan offered by these or other insurers

2019 QHP Insurers Individual Market



2019 Qualified Health Plans



- The number of insurer options varies by county – from 2 to 7
- Most consumers have a choice of at least 4 insurer options



County maps of insurers offering Individual/Small Business/Dental Plans are available at: <http://info.nystateofhealth.ny.gov/PlansMap>

2019 QHPs

Standard Products in 2019

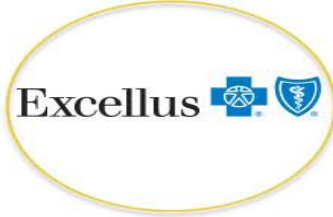
<u>Metal Level</u>	<u>Deductible 2018</u>	<u>Deductible 2019</u>	<u>Max Out of Pocket 2018</u>	<u>Max Out of Pocket 2019</u>
Platinum	\$0	\$0	\$2,000	\$2,000
Gold	\$600	\$600	\$4,000	\$4,000
Silver	\$2,000	\$1,700	\$6,750	\$7,500
Silver (>200 -<250 FPL)	\$1,650	\$1,350	\$5,550	\$6,075
Silver (>150 -<200 FPL)	\$250	\$250	\$2,100	\$2,100
Silver (>100 -<150 FPL)	\$0	\$0	\$1,000	\$1,000
Bronze	\$4,000	\$4,000	\$7,150	\$7,600
Catastrophic	\$7,350	\$7,900	\$7,350	\$7,900

*In 2019, Bronze free for EVERYONE with incomes below \$25,000

2019 Essential Plan Insurers

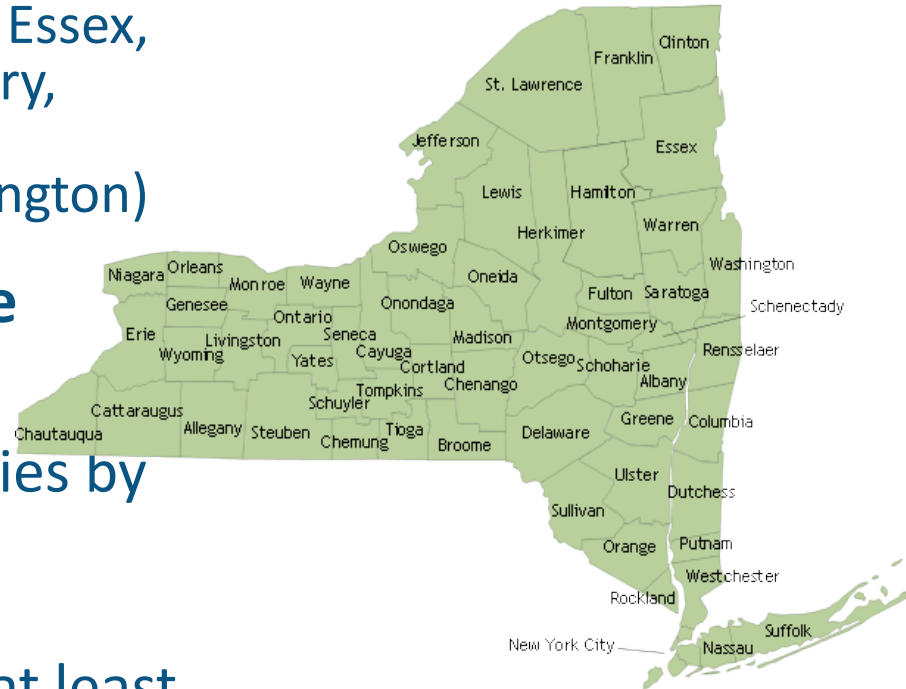


Standard Plans and Standard Plus Dental and Vision



2019 Essential Plans

- **Entering Market: CDPHP**
(Albany, Broome, Clinton, Columbia, Essex, Franklin, Fulton, Greene, Montgomery, Rensselaer, Saratoga, Schenectady, Schoharie, Tioga, Warren and Washington)
- **Expanded Service Area: Wellcare**
(Broome, Richmond and Suffolk)
- The number of insurer options varies by county – from 2 to 8
- Most consumers have a choice of at least 4 insurer options



County maps of insurers offering EP available at:
<http://info.nystateofhealth.ny.gov/EssentialPlanMap>

2019 Individual Dental Plans



2019 Dental Plans

Additional Dental Benefit Descriptions in 2019

- QHP Dental Applicant's product descriptions must include a plain language description of what services are included within "Basic" and "Major" dental services
- Waiting periods or benefit maximums for adult dental care benefits must be clearly listed

2019 Dental Plans

Plain language display of basic vs major services

Click on the benefit categories below to learn more about this plan's covered benefits and services. To see a full list of the benefits and services, visit the "Summary of Benefits" link under "Plan Documents" at the bottom of this page.

+ Pediatric Dental Care		
- Adult Dental Care		
Benefit	In Network Cost Share ⓘ	Description
Routine Dental Services (Adult)	\$48.00	X-rays, Fillings and Simple Extractions. Full mouth X-rays or panoramic X-rays at 36 month intervals and bitewing X-rays at 6 month intervals.
Major Dental Care - Adult	\$48.00	Pre-Authorization Required - Endodontics*, Periodontics, Prosthodontics and Oral Surgery. *Adult molar root canals have very limited coverage.
Basic Dental Care - Adult	\$48.00	Cleanings and Exams
+ Plan Documents ⓘ		

Click on the benefit categories below to learn more about this plan's covered benefits and services. To see a full list of the benefits and services, visit the "Summary of Benefits" link under "Plan Documents" at the bottom of this page.

- Adult Dental Care		
Benefit	In Network Cost Share ⓘ	Description
Basic Dental Care - Adult	50.00% Coinsurance after deductible	6 Month Waiting Period. Fillings and simple extractions.
Routine Dental Services (Adult)	No Charge after deductible	Exams, cleanings & x-rays
+ Pediatric Dental Care		
+ Plan Documents ⓘ		

Example of waiting period displayed

Small Business Marketplace

2019 Small Business Marketplace The Official Health Plan Marketplace

- Over 300% increase in employers participating in New York's Small Business Marketplace (SBM) fueled by easier access to Federal Tax Credits and More Plan choices
- SBM employer enrollment now exceeds 9,400
- For 2019 insurers will offer more than 2000 plan options
- SBM changes for 2019 are;
 - **New:** United (Oxford) – NYS largest small group insurer
 - **Leaving:** HealthNow (BSNENY and BCBSWNY)
- The number of insurer options varies by county – from 2 to 6

2019 SBM Insurers



Live Demonstration of SBM Direct Enrollment Process

Employer “Mass Upload Template”



- The SBM will provide brokers the ability to obtain multiple NYSOH eligibility determinations (10 or more) using one simple form
- Download the form from your NYSOH account “Useful Links” tab or request the form by emailing NYSOHbrokersupport@health.ny.gov
- This form can only be used to obtain an eligibility determination for **New** SBM Employer Groups
- Once you have entered the required employer information, email the completed form to the small business marketplace at NYSOHbrokersupport@health.ny.gov
- It will take approximately 5 business days to process
- Once complete, you will receive a copy of each employer groups’ eligibility determination

Federal Small Business Tax Credit

Certifying your eligibility with the NYSOH Small Business Marketplace is the only way for a New York small business or non-profit to claim the Federal Small Business Health Care Tax Credit

An employer may be eligible to receive the Federal Small Business Healthcare Tax Credit if they:

- Obtain a favorable eligibility determination from NY State of Health
- Have fewer than 25 full-time equivalent employees
- Pay average wages of less than \$53,000 a year per full-time equivalent employee
- Pay at least 50% towards employees lowest cost single tier coverage
- Offer a SBM-certified health plan to all full-time equivalent employees working at least 30 hours per week

Federal Small Business Tax Credit

Cont.

For more information on qualifying for and claiming the tax credit please visit the IRS resource page at <https://www.irs.gov/affordable-care-act/employers/small-business-health-care-tax-credit-and-the-shop-marketplace>

To find a SBM-certified health plan, visit <https://nystateofhealth.ny.gov/employer> and use the small employer shopping tool or download the small business marketplace rate sheets from the producer tool kit at <https://nystateofhealth.ny.gov/agent>

To estimate if an employer qualifies for the tax credit, go to <https://nystateofhealth.ny.gov/employer> and click on the “calculate your estimated tax credit” link

Consumer Education



- To raise awareness NY State of Health has launched a statewide small business-focused marketing effort including new materials, partnerships with state agencies, and digital and print advertising
- New SBM marketing materials now available;
 - SBM Brochure
 - SBM Marketing Insert

Consumer Education Materials



New SBM Brochure



New York's Small Business Marketplace

NY State of Health,
the Official Health Plan
Marketplace

Enrolling is easy as **1-2-3**:

1. Verify Your Eligibility
2. Go Shopping
3. Enroll



Small Business Health Care Tax Credit

As a small employer, you may qualify for a federal tax credit if your business:

- Is determined to be eligible by NY State of Health
- Has fewer than 25 full-time equivalent (FTE) employees
- Pays average wages of less than \$53,000 a year per FTE employee
- Contributes at least 50% of the lowest cost individual premium
- Offers a Marketplace-certified health plan to all FTE employees working at least 30 hours per week

Use the Tax Credit Calculator to estimate how much you could save at nystateofhealth.ny.gov/employer



Small Business Marketplace

NY State of Health's Small Business Marketplace is where employers can:

- See if they qualify for tax credits
- Verify their eligibility
- Easily review and compare available Marketplace-certified health and dental plans
- Enroll in Marketplace certified coverage directly with an insurer or a NY State of Health-certified broker



New SBM Marketing Insert



Can Your Small Business Save Money with a Health Care Tax Credit?

If you are a small employer, there is a tax credit that could put money in your pocket.

To find out more, contact the NY State of Health Small Business Marketplace:

- Go online at: nystateofhealth.ny.gov
- Call the Customer Service Center at: 1-855-355-5777
- Search for a Marketplace-certified insurance broker or in-person assister at: info.nystateofhealth.ny.gov/findassistor
- Use the Tax Credit Calculator to estimate how much you could save at: nystateofhealth.ny.gov/employer

Providing Health Coverage and Getting Tax Credits is as Easy as 1-2-3:

1. Verify Your Eligibility

To be an eligible Small Business owner you must:

- Be located in, or have a physical business location, in New York State
- Have 1-100 full-time equivalent employees

2. Go Shopping

Choose from more Marketplace-certified health and dental plans than ever before. View and compare plans at: nystateofhealth.ny.gov

3. Enroll

Contact a NY State of Health-certified insurance broker or enroll directly with the health insurer of your choice. Eligible small businesses can enroll at any time of the year.

Contact a tax professional to learn if your business qualifies for tax credits.

NY State of Health complies with applicable Federal civil rights laws and state laws and does not discriminate on the basis of race, color, national origin, creed/religion, sex, age, marital/family status, disability, arrest record, criminal conviction(s), gender identity, sexual orientation, predisposing genetic characteristics, military status, domestic violence victim status and/or retaliation.

Consumer Education Materials



- Marketing materials in the resources section of our website:
<http://info.nystateofhealth.ny.gov/resources>
- Order online at:
<http://info.nystateofhealth.ny.gov/resource/materials-and-publications-order-form>
- Reminder that we do allow co-branding:
 - If you would like to co-brand with NYSOH you must receive approval through NYSOH prior to use
 - To obtain approval please email your co-branding request to:
Cobranding@health.ny.gov

Producer Tool Kit



- When in doubt go to your producer tool kit;
<https://info.nystateofhealth.ny.gov/ProducerToolkit>
- The producer tool kit includes an array of useful information such as,
 - Monthly broker newsletters and special announcements
 - Quarterly rate sheets for both medical and dental
 - Instructions on how to use our website
 - Eligibility and enrollment policies
 - NYSoH BOR templates
 - Privacy and security guidelines.....and much more

Broker Newsletter



- NYSOH's primary way to provide updates, news and resources to Active NYSoH brokers
- Check your spam or junk folders to make sure that you are receiving our newsletter, add NYSOHbrokersupport@health.ny.gov to your safe/not junk list in your internet browser if you have not already done so!



Individual Marketplace Open Enrollment:

- NY State of Health announced open enrollment dates for 2018 qualified health plan (QHP) coverage. Individual Marketplace QHP open enrollment will run November 1, 2017 - January 31, 2018. Click [here](#) to view the full press release.

SBM and Broker Contacts

Joe Muldoon, Director SBM

Joseph.Muldoon@health.ny.gov or 518-486-2504

David Pitaniello, Regional Director SBM

David.Pitaniello@health.ny.gov or 518-474-2814

Michael Greklek, Regional Director SBM

Michael.Greklek@health.ny.gov or 518- 473-6179

Stana Nakhle, Regional Director SBM

Stana.Nakhle@health.ny.gov or 212-417-4995

Thank you for joining us!



- A recording of the webinar, the Q & A, and any printable materials will be available online and emailed to all registrants.

Questions?

Live Demo Slides

Adding A New Employer Group



- Small employers enroll in NYSOH SHOP-certified qualified health plans directly with insurers, or through their broker/navigator, and still receive the Small Business Health Care Tax Credits, if otherwise eligible.
- New groups must go through NYSOH SBM eligibility determination system to establish if they are a SHOP eligible employer group.

New Employer Group Cont.

- To begin, log into your Broker Portal and navigate to the *My Clients* tab. Click the *Add New Employer* button.

AC0000050211 - Christa Smith

State Unique ID: 2017EIT License: EIT2017 Certification: SI00140 [View](#) Expiration: 2019-03-29 Status: Approved

[Overview](#) [My Profile](#) [My Clients](#) [My Inbox](#) [Documents](#) [Address History](#) [Useful Links](#)

Manage Clients [collapse](#)

Employer Employee Individual

Search Employer

Select your Agency or Direct Clients from the drop down to view all associated Employers or click "Add New Employer" to start a new Employer application. Within the search result, you can search my client list by entering text in the filter or by sorting by column name.

Select Associated Agency*
testnew

Filter Option
Show All

Add New Employer

Filter: Show 50 entries

Results: 1 to 3 of 3

← Previous 1 Next →

Company Name Primary Contact Name	Account ID Contact Number	No. of Employees	Eligibility Status	Enrollment Status	Renewal Date	Action
Din Warehouse Caroline Reynolds	AC0000050843 518-555-1212	4	ELIGIBLE	COMPLETED	07/01/2017	manage invite delete
Five Guys Christa Johnson	AC0000034280 518-555-1212	12	ELIGIBLE	IN_PROGRESS	06/01/2018	manage delete
Freedom Group Jasmine Carter	AC0000056831 518-555-1212	1	TERMINATED	COMPLETED	01/01/2018	manage delete

Export CSV

← Previous 1 Next →

New Employer Group Cont.

- An attestation will appear that will take the place of a BOR when adding a new employer group. It may still be required when enrolling the group directly with the issuer.

A small business or non-profit organization must verify their eligibility and obtain a favorable SHOP eligibility determination letter to be eligible for the small business healthcare tax credit.

You must obtain a favorable SHOP eligibility determination letter for each year you are claiming the small business tax credit. Please note the tax credit is only available for two consecutive years.

Please keep all eligibility determination letters for your records.

SHOP Eligibility Determination Form

Use this form to determine if you are an eligible SHOP employer group.

To be eligible for the healthcare tax credit you must enroll in health insurance through SHOP. To be eligible to enroll your small business or non-profit organization through SHOP you must meet the following requirements:

- Have a physical business location in New York State
- Have 1 to 100 FTE (Full-Time Equivalent) employees

☐ You are about to enter information to obtain a NY State of Health Small Business Marketplace eligibility determination. By checking this box you are attesting that you are authorized on behalf of this small group employer to obtain this eligibility determination.



New Employer Group Cont.

- Next you will add the employer groups contact information including name, email address, phone number, legal company name and EIN. Click “Verify” once complete.

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Business Contact Information

First Name	Middle Name	Last Name	Suffix
<input type="text"/>	<input type="text"/>	<input type="text"/>	None ▼
Email Address	Confirm Email	Business Telephone	Extension
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Legal Company Name	EIN		
<input type="text"/>	<input type="text"/>	<input type="button" value="Verify"/>	

New Employer Group Cont.

- Once the Company Information is verified, or attested to, a green checkmark will appear next to the EIN. Under that, the **Primary Address** fields will populate. Complete the Primary Business Address fields.

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Business Contact Information

First Name	Middle Name	Last Name	Suffix
<input type="text" value="Lisa"/>	<input type="text"/>	<input type="text" value="McDowell"/>	<input type="text" value="None"/>
Email Address	Confirm Email	Business Telephone	Extension
<input type="text" value="christa.baynard@health."/>	<input type="text" value="christa.baynard@health."/>	<input type="text" value="(516)555-1212"/>	<input type="text" value="234"/>

Legal Company Name	EIN
<input type="text" value="Little Black Dress"/>	<input type="text" value="500123617"/>



Primary Business Address

Address Line 1	Apt/Suite	
<input type="text"/>	<input type="text"/>	
Address Line 2	Zip Code	
<input type="text"/>	<input type="text"/>	
City	County	State
<input type="text"/>	<input type="text" value="--Select--"/>	<input type="text" value="--Select--"/>



Is the mailing address the same as the Primary Business Address?
☐ Yes ☐ No


New Employer Group Cont.

- Enter the number of FTE's and Eligible employees.

Business Contact Information

First Name	Middle Name	Last Name	Suffix
<input type="text" value="Lisa"/>	<input type="text"/>	<input type="text" value="McDowell"/>	<input type="text" value="None"/>

Email Address	Confirm Email	Business Telephone	Extension
<input type="text" value="christa.baynard@health."/>	<input type="text" value="christa.baynard@health"/>	<input type="text" value="(516)555-1212"/>	<input type="text" value="234"/>

Legal Company Name	EIN
<input type="text" value="Little Black Dress"/>	<input type="text" value="500123617"/> 

Primary Business Address

Address Line 1	Apt/Suite	
<input type="text" value="190 Witchtree Rd."/>	<input type="text"/>	
Address Line 2	Zip Code	
<input type="text"/>	<input type="text" value="11949"/>	
City	County	State
<input type="text" value="Manorville"/>	<input type="text" value="SUFFOLK"/>	<input type="text" value="NY"/>

Is the mailing address the same as the Primary Business Address?
☒ Yes ☐ No

Full-Time Equivalent (FTE) employees

Number of Full-Time Equivalent (FTE) employees
 [FTE Calculator](#)

Eligible Employees

Number of Eligible Employees

New Employer Group Cont.

- Provide a response to the attestation questions. If “No” is selected for either attestation question the employer will not be SHOP eligible. Employers must have a physical location in New York State and have between 1 and 100 FTE employees to be SHOP eligible. Once the eligibility determination form is completed, click submit.

Full-Time Equivalent (FTE) employees

Number of Full-Time Equivalent (FTE) employees

[FTE Calculator](#)

Eligible Employees

Number of Eligible Employees

Attestation

This business has a physical location in New York State.

☒ Yes ☐ No

This business has between 1 and 100 FTE (Full Time Equivalent) employees.

☒ Yes ☐ No

Submit

New Employer Group Cont.

- After clicking the submit button the NYSOH system will bring you to the employers eligibility determination landing page. In the center of the page is the SHOP Document History. Click the *open/print* icon next to the eligibility determination you would like to view.

Little Black Dress

AC0000058336

Broker of Record: testnew

Invitation Code: 152157356968760600


Congratulations

NY State of Health has determined your business to be eligible small business.

NY State of Health Small Business Marketplace (SHOP) provides access to quality, affordable health and dental insurance for small businesses and their employees. SHOP plans are offered by private insurance companies and cover essential health benefits and pre-existing conditions.

To review/print or mail your eligibility determination, select the letter below. Please keep this letter with your business records and be sure to provide a copy to your tax preparer. If you need to update your Employer information, click on [Edit Employer Information](#) to make changes and generate a new letter.

SHOP Document History

Document	Date Approved	Open to view/print
Eligibility_Letter_2018	03/20/2018 - 15:37:14	 Open/print